



ESSENTIAL INVESTMENT NOTE
SUBSCRIPTION FORM

First Floor, Mendes House,
26 King George V Road,
Onikan, Lagos Island,
Lagos,
Nigeria.

Tel: +2347018895071
Email: info@essentialfinanceltd.com
Website: www.essentialfinanceltd.com



Date

Corporate Individual

For Corporate Subscriber:

Company name

RC No. Tax Identification No.

Company address

Email address Telephone

For Individual Subscriber:

Title

First Name Middle Name

Last Name Maiden Name

Date of Birth BVN Gender

Means of Identification ID Number

ID Issue Date ID Expiry Date Email

Mobile Number Marital Status Occupation

Residential Address

Next of Kin Details:

First Name Middle Name

Last Name Relationship

Date of Birth Mobile Number Email

Residential Address



Subscription Mandate:

Product: Essential Finance Ltd Investment Note Others **Payment Options:** Cheque Transfer

Value of Subscription (figures)

Value of Subscription (words)

NUBAN Account Number to Credit (At Maturity)

Account Name Bank Name

Repayment/Interest Credit to Account No

Subscriber Signature Date

Subscriber Signature Date

All funds inflow should be made to: Essential Finance Limited 6825418012 FCMB.

Term and Conditions

We confirm and agree that all transactions between us (“Note holder”) and Essential Finance Limited (The Company) shall be governed by the conditions contained herein.

General Terms

- 1. Definitions: ‘EFL’, ‘Our’, ‘Us’, ‘we’, means Essential Finance Limited. Business Day means day on which Nigerian banks are opened for business. ‘You’, ‘Your’ means the subscriber who is the person or persons in whose name the subscription is held.
- 2. EFL is hereby authorized to undertake all Know Your Customer (KYC) procedures specified by applicable laws and/or regulations and/or policies.
- 3. Tenor: This instrument is 4 years. However, note holders can redeem their instrument at the 1st, 2nd, 3rd or 4th year maturity, subject to 3 months prior notice to the company.
- 4. Payment of Interest: The interest rate applicable to this instrument is fixed at the time of completing this form for the whole of the nominated term.
- 5. Interest is calculated daily on the balance or sum received, commencing on the first day when value is received from the trustees up to the date of maturity. Interest will be credited to a nominated bank account annually (365 days)
- 6. Premature Liquidation: This subscription can only be liquidated at the anniversary of the 1st or 2nd year subject to a 3 Month prior notice to the company.
- 7. Breach of Prevailing Laws: If it appears to EFL that the subscriber may,
 - a. Be in breach of the laws of Nigeria or of any other

- jurisdiction relating to money laundering, terrorism, or
- b. Appear in a list of persons with whom dealings are proscribed by the government or regulatory authority of any jurisdiction; EFL may immediately take one of the following actions:
 - c. Refuse to process any transaction for/ of/ from the subscriber.
 - d. Suspend the provision of this product to the subscriber’s account.
 - e. Freeze the subscriber’s account,
 - f. Close the subscriber’s account,
 - g. Take any or all of the above actions.

EFL’s Limitations of Liabilities

- 8. The Subscriber agrees to hold EFL free of any responsibility for any loss or damage of funds given to EFL due to any future Government order, law, tax embargo, moratorium, exchange restriction or fluctuations and / or all other causes beyond the control of EFL.
- 9. The Subscriber accepts that any disagreement on entries in certificate issued will be made by him/her/them within Fifteen (15) working days of the dispatch of the certificate. Failure to receive any of such notice of disagreement with the entries therein within the stipulated time frame shall amount to acquiescence that all entries in the certificate have been entered correctly.
- 10. Communications: Any communication by EFL shall be deemed to have been made as soon as it is sent to the most recent address provided by the subscriber and the date indicated on the duplicate copy of such letter or on EFL mailing list will constitute that date on which the communication was sent.



11. EFL is hereby authorized to honour for and to the debit of the subscriber's account(s) all payment instruction issued in accordance with Severance.

12. If any part of this Terms and Conditions is found to be void or unenforceable for unfairness or any other reason, the remaining parts of these Terms and Conditions will continue to apply to the extent possible as if the void or the unenforceable part had never existed.

13. Miscellaneous: The Terms and Conditions stated herein shall be governed and construed in accordance with laws of Federal Republic of Nigeria. The Subscriber agrees that any dispute arising out of or in connection to arbitration in accordance with the provisions of the Trust Deed.

14. This Form also serves as an acceptance by the subscriber to subscribe to this debt instrument.

Signatory 1:

Subscriber Name:

Subscriber Signature:

Date:

Signatory 2:

Subscriber Name:

Subscriber Signature:

Date: